

COMMITTEE ON LEGISLATIVE RESEARCH
OVERSIGHT DIVISION

FISCAL NOTE

L.R. No.: 3698-01
Bill No.: Perfected HB 1446
Subject: Insurance - Life; Insurance - Medical; Insurance Department
Type: Original
Date: February 28, 2002

FISCAL SUMMARY

ESTIMATED NET EFFECT ON STATE FUNDS			
FUND AFFECTED	FY 2003	FY 2004	FY 2005
Total Estimated Net Effect on <u>All</u> State Funds	\$0	\$0	\$0

ESTIMATED NET EFFECT ON FEDERAL FUNDS			
FUND AFFECTED	FY 2003	FY 2004	FY 2005
Total Estimated Net Effect on <u>All</u> Federal Funds	\$0	\$0	\$0

ESTIMATED NET EFFECT ON LOCAL FUNDS			
FUND AFFECTED	FY 2003	FY 2004	FY 2005
Local Government	\$0	\$0	\$0

Numbers within parentheses: () indicate costs or losses.
This fiscal note contains 3 pages.

FISCAL ANALYSIS

ASSUMPTION

Officials from the **Department of Transportation**, the **Department of Public Safety - Missouri State Highway Patrol**, the **Missouri Department of Conservation**, the **Missouri Consolidated Health Care Plan** and the **Department of Insurance** assume this proposal would not fiscally impact their agencies.

The **Department of Social Services - Division of Medical Services (DMS)** assumes that any changes made to section 376 apply to Medicaid. If this is not the intent of the legislation, DMS states that Medicaid needs to be specifically excluded in the legislation. DMS states there would be no fiscal impact to the DMS due to the fact that DMS currently does not cover any medical expenses that are covered by a worker's compensation policy or another liability insurance policy. If DMS does pay on such claims, DMS's Third Party Liability unit would seek reimbursement for those payments from any outside source responsible for such payments.

<u>FISCAL IMPACT - State Government</u>	FY 2003 (10 Mo.)	FY 2004	FY 2005
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	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
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<u>FISCAL IMPACT - Local Government</u>	FY 2003 (10 Mo.)	FY 2004	FY 2005
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	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
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FISCAL IMPACT - Small Business

No direct fiscal impact to small businesses would be expected as a result of this proposal.

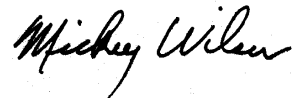
DESCRIPTION

This proposal clarifies the definition of "health benefit plan" as that term is used in the laws governing insurance, stating that the term does not include workers' compensation or liability insurance policies.

This legislation is not federally mandated, would not duplicate any other program and would not require additional capital improvements or rental space.

SOURCES OF INFORMATION

Department of Transportation
Department of Social Services
Missouri Consolidated Health Care Plan
Department of Insurance
Missouri Department of Conservation
Department of Public Safety -
Missouri State Highway Patrol



Mickey Wilson, CPA
Acting Director
February 28, 2002